

Information to identify the case:

Debtor 1	Dorsey D. O'Connell	Social Security number or ITIN	xxx-xx-6181
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Constance R. O'Connell	Social Security number or ITIN	xxx-xx-8249
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-23656-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dorsey D. O'Connell

Constance R. O'Connell
aka Connie R. O'Connell1/21/20**By the court:** Gregory L. Taddonio
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Dorsey D. O'Connell
Constance R. O'Connell
DebtorsCase No. 14-23656-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 3
Total Noticed: 73

Date Rcvd: Jan 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2020.

db/jdb
cr +Dorsey D. O'Connell, Constance R. O'Connell, 433 Brierly Lane, Pittsburgh, PA 15236-4223
+Carrington Resolution Services, LLC, 1610 E. Saint Andrew Place, Suite B-150,
Santa Ana, CA 92705-4941
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860
cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
51 East Bethpage Road, Plainview, NY 11803-4224
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
cr +Santander Consumer USA Inc., an assignee of GEMB L, c/o Brett A. Solomon, Esquire,
Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
13926656 Allegheny Health Network - Jefferson, Jefferson Regional Medical Center, PO Box 643054,
Pittsburgh, PA 15264-3054
13926660 #American Express Legal, PO Box 2163, Southeastern, PA 19399-2163
13926662 +Associates in Endocrinology PC, PO Box 3445, Pittsburgh, PA 15230-3445
13926675 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, PO Box 182676,
Columbus, OH 43218-2676)
14040698 +Carrington Resolution Services, LLC, 1610 E St Andrew Place Ste B-150,
Santa Ana CA 92705-4941
13926669 Citizens Bank, PO Box 42008, Newport, RI 02840-2008
13926670 Dollar Bank, Credit Card Operations, PO Box 1700, Pittsburgh, PA 15230-1700
13953981 +Dollar Bank FSB, PO Box 3969, Pittsburgh, PA 15230-3969
13926672 Empire Today, Wells Fargo Financial National Bank, PO Box 660431, 752660431
13926673 Equitable Gas, P.O. Box 371820, Pittsburgh, PA 15250-7820
14050296 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
13926674 Foundation Radiology Group, Dept. 6235, 75 Remittance Drive, Chicago, IL 60675-6235
13926682 JRMC Diagnostic Services LLC, PO Box 182504, Columbus, OH 43218-2504
13926678 +Jefferson Hills Area Ambulance Assoc., 2121 Centruy Drive, Clairton, PA 15025-3627
13926679 Jefferson Regional Medical Center, PO Box 643054, Pittsburgh, PA 15264-3054
13926685 Monterey Financial Services, Inc., PO Box 80130, Kansas City, MO 64180-1130
13926686 National General Insurance, PO Box 89431, Cleveland, OH 44101-6431
15090186 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
13921392 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
13926689 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
13926687 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
13926688 Pittsburgh Pulmonary & Critical Assoc., 1200 Brooks Lane, Suite 130,
Hamilton, OH 45025-3749
13926690 Rabkin Dermatopathology Laboratory, P.C., PO Box 640299, Pittsburgh, PA 15264-0299
13926696 UPMC Mercy, PO Box 382059, Pittsburgh, PA 15250-8059
13926697 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13926698 UPMC Presbyterian Shadyside, PO Box 382059, Pittsburgh, PA 15250-8059

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 22 2020 03:41:22 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
cr +EDI: BANKAMER.COM Jan 22 2020 08:33:00 BANK OF AMERICA, N.A., 2380 Performance Drive,
Richardson, TX 75082-4333
cr +EDI: BMW.COM Jan 22 2020 08:34:00 BMW Bank of North America, 5550 Britton Parkway,
Hilliard, OH 43026-7456
cr +EDI: AISACG.COM Jan 22 2020 08:34:00 BMW Financial Services NA, LLC,
c/o Ascension Capital Group, P.O. Box 201347, arlington, tx 76006-1347
cr E-mail/Text: bkdepartment@rtresolutions.com Jan 22 2020 03:41:37 Real Time Resolutions, Inc,
1349 Empire Central Dr., Ste#150, P.O. Box 36655, Dallas, TX 75247
cr EDI: RECOVERYCORP.COM Jan 22 2020 08:33:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13926657 EDI: AMEREXPR.COM Jan 22 2020 08:33:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
13926658 EDI: AMEREXPR.COM Jan 22 2020 08:33:00 American Express Blue, PO Box 1270,
Newark, NJ 07101-1270
13926659 EDI: AMEREXPR.COM Jan 22 2020 08:33:00 American Express Blue Cash, PO Box 1270,
Newark, NJ 07101-1270
13936904 EDI: BECKLEE.COM Jan 22 2020 08:33:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13926661 EDI: AMEREXPR.COM Jan 22 2020 08:33:00 American Express Trad. Green Card, PO Box 1270,
Newark, NJ 07101-1270
13919066 EDI: BANKAMER.COM Jan 22 2020 08:33:00 Bank of America, 4161 Piedmont Parkway,
Greensboro, NC 27410
13926655 EDI: BANKAMER.COM Jan 22 2020 08:33:00 AAA Financial Services, PO Box 15019,
Wilmington, DE 19886-5019
13926665 EDI: BANKAMER.COM Jan 22 2020 08:33:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13954063 +EDI: BANKAMER.COM Jan 22 2020 08:33:00 BANK OF AMERICA, N.A., ATTN: BANKRUPTCY DEPT.,
MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
13919068 EDI: BMW.COM Jan 22 2020 08:34:00 BMW Financial Services, PO Box 3608, Dublin, OH 43016
13975095 +EDI: AISACG.COM Jan 22 2020 08:34:00 BMW Financial Services NA, LLC,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
13926668 EDI: CHASE.COM Jan 22 2020 08:33:00 Chase, Cardmember Services, PO Box 15153,
Wilmington, DE 19886-5153
13984007 +EDI: CITICORP.COM Jan 22 2020 08:33:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
13926652 +EDI: TSYS2.COM Jan 22 2020 08:33:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
13931084 +EDI: TSYS2.COM Jan 22 2020 08:33:00 Department Stores National Bank/Macys,
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
13926671 E-mail/Text: kburkley@bernsteinlaw.com Jan 22 2020 03:41:50 Duquesne Light,
Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0001
13987319 +E-mail/Text: kburkley@bernsteinlaw.com Jan 22 2020 03:41:50 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
13919069 EDI: IRS.COM Jan 22 2020 08:34:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
13926677 EDI: WFNNB.COM Jan 22 2020 08:33:00 J Jill, Comenity - J Jill, PO Box 659622,
San Antonio, TX 78265-9622
13926683 EDI: TSYS2.COM Jan 22 2020 08:33:00 Macy's, PO Box 183083, Columbus, OH 43218-3083
13919070 EDI: BMW.COM Jan 22 2020 08:34:00 Mini Financial Services, PO Box 78066,
Phoenix, AZ 85062-8066
13986026 EDI: PRA.COM Jan 22 2020 08:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13926717 +E-mail/Text: csc.bankruptcy@amwater.com Jan 22 2020 03:41:55 Pennsylvania American Water,
P.O. Box 578, Alton, IL 62002-0578
13961297 EDI: Q3G.COM Jan 22 2020 08:28:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
14669761 EDI: Q3G.COM Jan 22 2020 08:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
14122299 E-mail/Text: bkdepartment@rtresolutions.com Jan 22 2020 03:41:37
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
13926209 EDI: RECOVERYCORP.COM Jan 22 2020 08:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13934763 EDI: DRIV.COM Jan 22 2020 08:28:00 Santander Consumer USA, P. O. Box 560284,
Dallas TX 75356-0284
13919071 +EDI: DRIV.COM Jan 22 2020 08:28:00 Santander Consumer USA, PO Box 961245,
Fort Worth, TX 76161-0244
13926692 EDI: SEARS.COM Jan 22 2020 08:33:00 Sears Credit Cards, PO Box 183082,
Columbus, OH 43218-3082
13926693 EDI: CHASE.COM Jan 22 2020 08:33:00 Slate from Chase, PO Box 15153,
Wilmington, DE 19886-5153
13926694 EDI: RMSC.COM Jan 22 2020 08:33:00 Synchrony Bank/Sam's Club, PO Box 530942,
Atlanta, GA 30353-0942
13926695 EDI: RMSC.COM Jan 22 2020 08:33:00 Synchrony Bank/JC Penney, PO Box 960090,
Orlando, FL 32896-0090
13967986 +EDI: BANKAMER.COM Jan 22 2020 08:33:00 The Bank Of New York Mellon FKA et al.,
Bank of America, N.A., ATTN: Bankruptcy Department, Mail Stop CA6-09-01-23,
400 National Way, Simi Valley, CA 93065-6414
13951601 EDI: WFFC.COM Jan 22 2020 08:33:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of America, N.A.
cr Duquesne Light Company
cr Federal National Mortgage Association et al
cr Nationstar Mortgage LLC d/b/a Mr. Cooper
cr The Bank Of New York Mellon, et. al.
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13950015* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13950016* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13983636* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13919067* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410)
13926663* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410)
13926664* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410)
13926667* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
(address filed with court: BMW Financial Services, PO Box 3608, Dublin, OH 43016)
13926676* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13926680* Jefferson Regional Medical Center, PO Box 643054, Pittsburgh, PA 15264-3054
13926681* Jefferson Regional Medical Center, PO Box 643054, Pittsburgh, PA 15264-3054

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***** BYPASSED RECIPIENTS (continued) *****

13926684* Mini Financial Services, PO Box 78066, Phoenix, AZ 85062-8066
14669762* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13935571* Santander Consumer USA, P. O. Box 560284, Dallas TX 75356-0284
13926691* +Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
13926666 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195

TOTALS: 5, * 15, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 21, 2020 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Santander Consumer USA Inc., an assignee of GEMB
Lending, Inc. bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com
Christopher M. Frye on behalf of Joint Debtor Constance R. O'Connell
chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com; todd@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; cgo
ga@steidl-steinberg.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; kmeyers@steidl-ste
inberg.com
Christopher M. Frye on behalf of Debtor Dorsey D. O'Connell chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com; todd@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; cgo
ga@steidl-steinberg.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; kmeyers@steidl-ste
inberg.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com
Joseph A. Dessoye on behalf of Creditor The Bank Of New York Mellon, et. al. pawb@fedphe.com
Keri P. Ebeck on behalf of Creditor Real Time Resolutions, Inc kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Laurence A. Mester on behalf of Creditor BMW Bank of North America lmester@mesterschwartz.com,
jschwartz@mesterschwartz.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Robert P. Wendt on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
Thomas Song on behalf of Creditor Federal National Mortgage Association et al pawb@fedphe.com
Thomas Song on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com

TOTAL: 16